

## Hanover Architects & Engineers Advantage The Right Protection Starts With a Solid Foundation

Hanover's seasoned professionals have more than 60 years of A&E underwriting experience. This experience, combined with The Hanover's financial strength and "A" Standard & Poor's and A.M. Best rating, offers our Partner Agents a superior market for professional liability. Although there is currently a surplus of companies writing coverage, prudent agents will recognize the importance of a stable, "A" rated, admitted market for their client's long-term security.

The Hanover underwrites small to mid-sized Architects, Engineers, Interior Designers, Landscape Architects, and Land Surveyors in private practice designing traditional construction type projects such as schools, roads, and office buildings. Hanover knows that professional liability costs are a major factor in a design firm's budget, and also recognizes certain classes deserve favorable handling unburdened by the problems of other design disciplines. The Hanover program has been specifically designed to offer stable and competitive pricing to eligible firms.

Hanover's seasoned underwriting team has been one of the most steady and stable in this business. Despite the volatile changes among carriers in the Architects and Engineers marketplace, we remain focused on the same core business.

Besides Professional Liability protection for Architects and Engineers, we offer a full suite of products—Business Owner's Policy (BOP), Auto, Workers' Compensation, Umbrella, Employment Practices Liability, and more. This total offering provides excellent cross-sell opportunities as well as one-stop shopping to meet your client's total insurance needs. All of which helps to bolster client retention. We also offer free risk management services. For example, we can review professional contracts with respect to their insurability, i.e., indemnity agreements, hold harmless agreements, limitation of liability clauses and scope of services. We have also been successful in negotiating insurance requirements with project owners/clients.

Our goal is to combine the finest service available with the security of an "A" rated carrier and to become the benchmark by which other professional liability programs are measured. We are very enthusiastic about our program, and we hope your agency will select Hanover to service your client's professional liability needs.

If you have an Architect, Engineer, or Surveyor client, we will design a policy for their specific insurance needs. Not only will you receive a fast quote, but you will work with one of the most stable, professional, and personable underwriting teams in the business. Please [contact us](#) for more information.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Independent Agent.

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